MANUFACTURERS or INVENTORS of IMPROVED FITTINGS, or other articles specially adapted to the DWELLINGS of the LABOURING CLASSES, who may be desirous of EXHIBITING the same in a Model Room for the accommodation of four families, now erecting by H.R.H. Prince Albert, in the Vicinity of the Exhibition Building, Hyde-park, are invited to communicate their wishes, and a drawing and description of the article they propose to exhibit, with prices &c., to the Committee of the Society for Improving the Condition of the Labouring Classes, 21, Exeter Hall, on or before Saturday, March 15. The building being of limited extent, the Committee will find it necessary to admit only such articles as appear to them peculiarly suited to the purpose, especial reference being had to economy in first cost, as well as durability of construction.

THE GAS FITTERS' ASSOCIATION, with a view to illustrate the economy, convenience, and cleanliness of GAS, have arranged that a portion of the Royal Polytechnic Institution should, during the period the National Exhibition remains open, be set apart for EXHIBITION and ILLUSTRATION of Apparatus embracing any novel application of Gas for Culinary, Heating, Chemical, or Manufacturing purposes, Improvements in Burners, modes of Lighting, Ventilation, Governors, and Meters, such to be shown in practical operation such not being permitted at the Great Exhibition). Premiums of medals in gold and silver will be awarded to those of the greatest public utility. A sketch and description of articles proposed for exhibition should be sent to the committee. Apparatus will be received at the Institution from April 3rd to 21st inclusive, and it is hoped those interested in extending the application of gas will contribute towards the expenses of an exhibition calculated greatly to further the movement for increasing the use of gas to domestic and other purposes for which it is applicable. Subscriptions may be paid to the account of the Association at the London and Westminster Bank, St. James's-square, or the Chairman, Mr. GEORGE DETMEDIGE, 28, Gerrard-street, Soho, London, of whom any further information may be obtained.

THE GREAT EXHIBITION of the INDUSTRY of ALL NATIONS.—CENTRAL REGISTRATION OFFICE, 8, Exeter-change, Cambridge-street, Strand, London.—This office has been established under the patronage of gentlemen, Members of Parliament, ministers of religion, and gentlemen, with the view of presenting facilities to those who can furnish accommodation to visitors, and to those who may wish to avail themselves of the same. The aim of the promoter has been to establish a simple machinery, by which, at a moderate cost, the requisite accommodation at hotels and boarding-houses may be made extensively known, as well as the periods during which furnished houses, suites of apartments, and lodgings may be obtainable, together with the terms. These objects will be carried out as follows:—

1. By the publication, early in April, for circulation throughout the United Kingdom, of a classified register of houses, suites of apartments, and single lodgings. This will be sent to any part of the kingdom on the receipt of six postage-stamps, or will be obtainable from any respectable news agent. The charge for insertion of any lodging, &c. in this will be 2s. 6d.—of which 1s. 6d. will have to be paid for advertisement duty. As the result of this publication, the probability is, that every house will receive a constant succession of inmates, instead of being sometimes crowded and sometimes empty.

2. By a Classified Registration to be kept at the Office.—The object of this is to afford information to all inquirers, or intending visitors, as to what lodgings, &c. are obtainable on any given day. This registration will be for the whole period of the Exhibition, and the charge will be 1s.

3. By an Authorised Inspection.—This is important, that the Manner and Servitude may be able to give information to inquirers as to the situations, style of accommodation, &c., of any particular house or lodging. Any person may obtain the inspection on the payment of 1s. 6d.

Promoter—JOHN CASSELL, Esq., 335, Strand, and 80, Fenchurch-street, London.
General Manager—Mr. M. T. Raymond.
Corresponding Secretary—Mr. J. W. Green.
Acting Secretary—Mr. F. Bell.

INVENTORS' AID ASSOCIATION.—(Provisionally Registered. The Capital of the Association to be raised by shares of £1 each.
BANKERS—Messrs. Spencer, Attwood, and Co. Gracechurch-street.
SOLICITOR—George Finch, Esq. 23, Southampton-street, Bloomsbury.

The INVENTORS' AID ASSOCIATION has been formed for the purpose of affording to Inventors the means of obtaining Letters Patent; for their registration, and providing opportunities for a beneficial disposal of Patent Rights obtained by the aid of the Association.

Applications for the remaining shares to be made, accompanied with a reference, to the Secretary, at the offices of the Association, of whom also prospectuses, and every information, can be obtained.

The Secretary will be happy to wait upon any gentleman who may favour him with an interview, to explain the objects and intentions of the Association.

The Committee are prepared to appoint Agents in the provincial towns, on applications with references being made to the Secretary of the Association.

Office Hours from 10 to 4 o'clock.
WILLIAM M. ROBERTSON, Secretary.
6, Beaufort-buildings, Strand, London.

WESTERN LIFE ASSURANCE and ANNUITY SOCIETY, 3, Parliament-street, London.
DIRECTORS.
Henry E. Bicknell, Esq., 18, Upper Bedford-place.
William Cabell, Esq., Kensington-place, Surrey.
Thos. Somers Cocks, jun., Esq., M.P., Charing-cross.
George Henry Drew, Esq., Parliament-street, Westminster.
William Evans, Esq., Chesterfield, Belgrave-square.
William Freeman, Esq., Hillbank-street.
Francis Fuller, Esq., 20, Abbingdon-street.
Joseph Henry Goodhart, Esq., Upper Tooting.
Thomas Grissell, Esq., Palace-yard, Westminster.
James Mann, Esq., 31, Parliament-street.
John Arnott Leathbridge, Esq., Greenwich Hospital.
Edmund Lucas, Esq., Hallsford-street.
James Lys Seager, Esq., Hillbank-street.
John R. White, Esq., Hillbank-street, and Swansea-vale.
Joseph Carter Wood, Esq., Artillery-place, Westminster.

Bonus declared at the First Division of Profits, 31st December, 1848.—A valuation of the Society's assets and liabilities was made at the close of its first financial period, on the 31st December, 1848, and, after setting aside an ample reserve fund, a bonus was allotted to the assured out of their shares in three-fourths of the net profits. The result is highly satisfactory, and, when the favourable rates of premium charged by this Society are compared with the very high payments usually required for the same amount of policy, the bonus here allotted will be found to be very advantageous.

The following specimens will serve as illustrations of this point:—

	Original Amount Assured.	Annual Premiums.	Bonus.	Amount now Assured.
	£	£ s. d.	£ s. d.	£ s. d.
A. B., 1848, age 25	2,000	39 15 0	127 3 8	2,127 3 8
C. D., 1848, age 30	1,000	39 15 0	75 15 0	1,075 15 0
E. F., 1848, age 40	1,000	46 14 0	100 3 0	1,100 3 0

A second division of profits will take place at the close of the year 1853, and the attention of the public is invited to the tables and peculiar advantages offered to assurers by the Society. (See pages 4, 5, 6, 7 prospectus.)

Specimens of Rates of Premium for Assuring £100, with a share in three-fourths of the profits:—

Age	£ s. d.	Age	£ s. d.
17	1 14 4	37	3 10 6
22	1 16 8	42	3 15 6
27	2 0 6	47	4 2 6

Valuable privileges.—Policies effected in this office do not become void through temporary difficulty in paying a premium, as permission is given, upon application, to suspend the payment of subsequent premiums to the establishment detailed in the prospectus.

The secretary bows, with every information as to the mode of effecting assurances, may be obtained, either by letter or personal application, to the Assistant, 3, Parliament-street, Westminster, or from any of the Society's Agents in the country.

ARTHUR B. HARDWICK, M.A., F.R.S., Actuary and Secretary.

HEALTHY AND UNHEALTHY LIVES ASSURED.
THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; and 16, Rue Trousbiel, Paris; incorporated under the 7th and 8th Vict. cap. 110.

This Company assures Diseased as well as Healthy Lives.

Lives declined by other offices accepted at equitable rates.

The Board meets every Thursday at 3 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.

WILLIAM HENRY ARCHER, Actuary.
WILLIAM MORRIS, Secretary.

LONDON ASSURANCE CORPORATION.—Established by Royal Charter, in the reign of George I., 1720.

For LIFE, FIRE, and MARINE ASSURANCES.

Head Office, No. 7, Royal Exchange.
Branch Office, No. 10, Regent-street.

ACTUARY.—PETER HARDY, Esq., F.R.S.

THE CORPORATION has effected ASSURANCES on LIVES for a period of ONE HUNDRED AND THIRTY YEARS.

FIRE INSURANCES effected at moderate rates upon every description of property.

MARINE INSURANCES at the current premiums of the day.

JOHN LAURENCE, Secretary.

VICTORIA LIFE ASSURANCE COMPANY, 15, KING WILLIAM-STREET, CITY. Established 1838.

DIRECTORS.
BENJAMIN HAWES, Esq. Chairman.
THOMAS NESBITT, Esq. Deputy-Chairman.

Charles Baldwin, Esq.	W. K. Jameson, Esq.
John Bernard, Esq.	John Knill, Esq.
George Penny, Esq.	John Nesbitt, Esq.
Bryan Dunkin, Esq., F.R.S.	Charles Phillips, Esq.
Aaron Goldsmid, Esq.	Daniel Sutton, Esq.
Sidney Gurney, Esq.	Offl. Bellingham Woolley, Esq.

Assurers in this Company have the guarantee of an ample subscribed capital, and careful and economical management. The success of the Society is manifest from the fact that since its establishment more than 8,000 Policies have been issued, assuring over 1,200,000l., while its assets stand at 120,000l. and upwards, with an income of 30,000l. a-year, steadily increasing.

CREDIT OF ONE-THIRD OF THE PREMIUMS TILL DEATH.—Where an assurance is taken out for the whole term of life, one-third of the annual premiums may remain unpaid till death.

CREDIT OF HALF THE PREMIUMS FOR FIVE YEARS.—Where an assurance is effected for the whole term of life, one-half of the annual premiums may remain on credit for five years at 5 per cent per annum interest, to be paid off at the expiration of the five years, or to remain as a charge upon the policy, as may be agreed upon.

PROFITS—BONUS.—Four-fifths, or 80 per cent., of the entire profits of the Company are appropriated every seven years to parties who have been assured on the profit scale for three clear years; the bonus may be applied either in addition to the sum assured or in reduction of the future premiums.

LOANS.—Advances are made to assurers on assignable property or income, and also on the guarantee of most undoubted personal sureties.

WILLIAM RATRAY, Actuary and Secretary.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital 500,000l.

TRUSTEES.
Lord Wenlock, Escrick Park.
G. L. Thompson, Esq., Sheriff-Hutton Park.
Robt. Swann, Esq., York.
BANKERS.—Messrs. Swann, Church, and Co., York.
ACTUARY AND SECRETARY.—Mr. W. L. Newman, York.

The attention of the public is particularly called to the terms of this Company for life insurances, and to the distinction which is made between male and female lives.

Extract from the Table of Premiums for Insuring 100l.

Age next birth-day.	A MALE. Whole Life Premiums	A FEMALE Whole Life Premiums	Age next birth-day.	A MALE. Whole Life Premiums	A FEMALE. Whole Life Premiums
10	1 7 6*	1 9 4	46	3 11 6	3 3 9*
11	1 8 3	1 7 6	50	4 1 9	3 13 3
16	1 11 3	1 11 6	52	4 11 6	4 3 6
21	1 15 6	1 14 6	56	5 7 6	4 14 6
25	1 17 6	1 17 3	60	6 6 6	5 12 6
28	2 0 3	1 16 3	64	7 4 6	6 9 4
30	2 3 6	1 19 9	66	8 4 6	7 10 9
32	2 6 6	2 2 10	70	10 0 4	9 7 6
36	2 13 6	2 6 4	73	11 16 2	11 9 6
40	2 19 9	2 13 6	76		13 1 9
43	3 3 3	2 17 3	80		15 12 10

* EXAMPLE.—A Gentleman whose age does not exceed 28, may insure 1,000l. payable on his decease, for an annual payment of 20l. 0s.; and a Lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.

Prospectuses, with the rates of premium for the intermediate ages, and every information may be had at the Head Office in York, or of any of the Agents.

FIRE INSURANCES are also effected by this Company on the most moderate terms. AGENTS are WANTED in those Towns where no agents have been named. Applications to be made to Mr. W. LEWARD, Actuary and Secretary, York; or to Mr. HENRY DINSDALE 13, Wellington-street Strand Agent for London.

PELICAN LIFE INSURANCE COMPANY, Established in 1797, for Granting Assurances on Lives and Survivorships.—Offices, 70, Lombard-street, City, and 57, Charing-cross, Westminster.

DIRECTORS.

Matthias Attwood, Esq.	Kirkman D. Hodgson, Esq.
Robert Gurney Barclay, Esq.	Thomas Hodgson, Esq.
William Cotton, Esq., F.R.S.	Henry Lancelot Holland, Esq.
William Davis, Esq.	J. Petty Muspratt, Esq.
Richard Fuller, Esq.	C. Hampden Turner, Esq., F.R.S.
Jas. A. Gordon, M.D., F.R.S.	Matthew Whiting, Esq.

AUDITORS.
Emanuel Goodhart, Esq. John Davis, Esq.
John Haggard, D.C.L.

BONUS.

NOTICE.—FOUR-FIFTHS of the Net Profits realised by the Company from Assurances effected upon the Participating Scale of Premiums are allotted, agreeably to the conditions of the Policies, every Seven Years, commencing from the 3rd July, 1848.

The following is a specimen of the Bonuses declared at the first septennial investigation up to the 2nd July, 1847:—

Age when Assured.	Sum Assured.	Premiums Paid. Number.	Premiums Paid. Amount.	Bonus added.	Per centage on Premiums paid.
	£.		£ s. d.	£ s. d.	£ s. d.
18	1,000	8	215 0 0	134 15 0	62 6 8
28	1,000	7	223 16 8	147 13 4	66 16 8
38	1,000	6	238 17 6	161 18 0	69 11 6
48	1,000	5	264 0 0	179 6 7	67 2 10

Annual Premium required for the Assurance of £100 for the whole term of life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
18	1 13 0	1 18 0	48	3 10 10	3 6 5
28	1 15 10	1 19 3	58	4 6 8	4 16 7
38	2 4 0	2 10 4	68	6 1 0	6 7 4

ROBERT TUCKER, Secretary.

THE LONDON INDISPUTABLE LIFE POLICY COMPANY, No. 18, Lombard-street, and 24, Connaught-terrace.

TRUSTEES.
Richard Spooner, Esq., M.P.

J. Campbell Renton, Esq., M.P.	James Pattle Maden, Esq.
Richard Hutton, Esq., Q.C.	William Wilberforce, Esq.

The POLICIES are INDISPUTABLE, in terms of the Deed of Settlement of the Company, duly registered, and are not dependent for their validity on the consideration to be put upon the official papers which preceded them, or upon reports, prospectuses, or other varying documents. They are thus rendered CERTAIN FAMILY PROVISIONS, AND NEGOCIABLE DOCUMENTS OF SECURITY.

Having by this important improvement in the practice of life assurance, the progress of this Company has been rapid from the commencement of its business, and is steadily extending in India.

ALEXANDER ROBERTSON, Manager.

FAMILY ENDOWMENT LIFE ASSURANCE AND ANNUITY SOCIETY, 18, Chatham-place, Blackfriars, London, and at Calcutta. CAPITAL, 100,000l.

DIRECTORS.
William Butterworth Bayley, Esq., Chairman.
John Fuller, Esq., Deputy-Chairman.

Lewis Burroughs, Esq.	Edward Lee, Esq.
Robert Bruce Chichester, Esq.	Colonel Ouseley.
Major Henderson.	Major Turner.
C. H. Latouche, Esq.	Joshua Walker, Esq.

Thirty per cent. Bonus was added to the Society's Policies on the profit made in 1846. The next valuation will be in January, 1853.

Loans are granted on mortgage and on security of Life Interests and Reversions.

INDIA BRANCH.—The Society has extensive Indian business, and grants Policies of Insurance, Deferred Annuities, and Endowments, in Calcutta, Madras, and Bombay, to members of the Civil and Military Services, and others. Parties calling at the Office will be furnished with full particulars, to which the attention of Parents and Guardians of Youths proceeding to India is especially invited.

JOHN CARMOVE, Secretary.

UNDER THE SPECIAL PATRONAGE OF HER MOST GRACIOUS MAJESTY THE QUEEN, AND FIELD MARSHAL HIS ROYAL HIGHNESS PRINCE ALBERT, K.G., &c.

THE ROYAL NAVAL, MILITARY, AND EAST-INDIA LIFE ASSURANCE SOCIETY, Established A.D. 1837, FOR GENERAL ASSURANCE ON LIVES, 12, Waterloo-place, London.

DIRECTORS.
Colonel Sir Frederic Smith, K.H., F.R.S., R.E., Chairman.
James Frederick Nugent Hamett, Esq., Deputy-Chairman.

Admiral the Right Hon. Sir G. Cockburn, G.C.B.	Major-Gen. Arnold, K.H., K.C.
Major-Gen. Sir J. Cockburn, Bt. G.C.H.	Archibald Hair, Esq., M.D.
General Sir Thomas Bradford, G.C.B., G.C.H.	Captain William Lecesby, R.E.
Lt.-Gen. Sir J. Gardiner, K.C.B.	Wm. Chard, Esq., Navy Agent.
Major-General Sir Hew D. Ross, K.C.B., R.A.	Wilbraham Taylor, Esq.
Capt. Alex. Geo. Hamb., R.N., F.R.S.	Major-Gen. Sir John Rich, K.C.B.
Major-Gen. Taylor, C.B., R.I.C.S.	Major P.S. Stebbing, C.B., R.I.C.S.
Major-Gen. Edw. Wynyard, C.B.	Major-Gen. Sir G. Pollock, G.C.B.
	Captain William Cuppage, R.N.
	Colonel Michael Quade, H.
	Major-Gen. Sir Dudley St. Leger Hill, K.C.B.

BANKERS.—Messrs. Coutts and Co., 59, Strand.
PHYSICIAN.—Sir Charles Ferguson Forbes, M.D., K.C.H., F.L.S.
COUNSEL.—J. Measure, Esq., 4, Serle-street, Lincoln's-Inn-Fields.
SOLICITOR.—Stephen Gurrard, Esq., 13, Suffolk-street, Pall Mall East.
ACTUARY.—John Finlaison, Esq., the Government Calculator, and President of the Institute of Actuaries.

Assurances are granted upon the lives of persons in every profession and station in life, and for every part of the world, with the exception of the Western Coast of Africa within the Tropics.

The Rates of Premiums are constructed upon Sound Principles with reference to every Colony, and, by payment of a moderate addition to the Home Premium, in case of increase of risk, persons assured in this office may change from one climate to another, without forfeiting their Policies.

Four-Fifths of the Profits are divided amongst the Assured.

JOSEPH CARTWRIGHT SKETTELL, Secretary.

BRITISH GUARANTEE ASSOCIATION.—London: 9, Waterloo-place. Edinburgh: 137, Princes-street.

DIRECTORS.
CHAIRMAN—THOMAS QUESTED FINNIS, Esq., Alderman.

John Howell, Esq.	Sir Robert W. C. Brownrigg, Bart.
Henry Charles Chilton, Esq.	Frederick Wm. Caldwell, Esq.
Major R. B. Henderson, H.E.I.C.S.	

The Association, by its Act of Parliament, is subject to the annual supervision of the Board of Trade. It gives security for the fidelity of persons in situations of trust, and thereby provides to the employer a safeguard against loss arising through dishonesty or failure to account. In lieu of the uncertain protection afforded by private guarantees.

The Lords Commissioners of her Majesty's Treasury sanction the guarantee of this Association being taken for the fidelity of officers in every department, who are required to give security to the Crown; and the Directors receive proposals from persons employed in the

Treasury	Inland Revenue
Home Office	Customs
Colonial Office	Woods and Forests
Exchequer	Post Office
Admiralty	Poor Law Commission (exempt from Stamp Duty)
War Office	
Royal Mint	New County Courts.
Ordnance	

Also from Treasurers, Actuaries, or other Officers of the

Savings Banks,	The Bonds are certified by John Field Frost, Esq., and are exempt from Stamp Duty.
Trade Association,	
Joint Stock Companies,	
Government Annuity Societies,	
Benefit Building Societies,	

Managers under the Joint-Stock Companies Winding-up Act, and all Public and Private Institutions, Receiverships, Insurance and Railway Companies, Banks, Mercantile Houses, and all other situations where security is required.

R. B. STRICKLAND Secretary.

THE RENT GUARANTEE SOCIETY. Incorporated under the 7 & 8 Victoria, c. 110. Capital, 100,000l.—No. 3, Chatham-place, Blackfriars, London.

DIRECTORS.
Charles Baller, Esq., Hamble-par, Cowes-isle.
Leonard Brookshank, Esq., Devonshire-st., Bath.
William Sampson Hodgkinson, Esq., 29, Upper Thames-street.
Captain W. Johnson, Esq., F.R.S., Gough-lane-square, and Croydon.
James Ridgway, Esq., 169, Piccadilly.
Henry John Maxwell, Esq., 5, Whitgate-street.
Richard Morris, Esq., King's Farm Lodge, Richmond, Surrey.
Frederick Twyman, Esq., Bishop Stoke, Hants.

AUDITORS.
J. Britton, Esq., jun., Hatton-wall-street.
W. Richmond, Esq., Great Smith-street, Westminster.
Frederick A. Davies, Esq., 13, Mitre-court, City.

BANKERS.—The London Joint-Stock Bank.

JOINT SOLICITORS.
J. W. Flower, Esq., 61, Strand-street.
Frederick West, Esq., 14, Gresham-street.

SURVEYORS.
Messrs. Davis and Vigers, 1, Frederick-place, Old Jewry.

Policies of Assurance are granted by this Society (at a moderate charge for collection and guarantee) for insuring to landlords the payment of the amount of their rents on a day certain;

To the Clergy, their tithe rent-charge;
To Trustees, their Trust Income;
To Mortgagees their Interest; and
To Mortgagors, the Surplus Income from the property.

The Society, in undertaking the collection of rent, without guarantee, affords the security of the Bond for the punctuality and punctual payment of the amounts collected; and will, if required, undertake the entire management of any property.

For particulars apply at the temporary Offices of the Society, as above.

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